

EXHIBIT 4

From: M Hinds <mhinds@litdefstrategies.com>
Sent: Monday, December 4, 2023 2:53 PM
To: Jason Blust
Subject: Re: Employees

1. Shirley Saavedra - manages the other paralegals. Overall handles a TON of stuff and is my go-to for handling special projects.
2. Jean Komis - she's very good about pitching in and helping with other employees tasks when they're out. Always does what I ask without issues.
3. Jennifer Moy - great attitude and great at training and onboarding new attorneys. Always asking for more work.
4. Victor Anaya - was very receptive with taking on a lot of extra work this year, specifically with settlement processing tasks. He needs to be quicker at responding to emails.
5. Edgar Garcia - He works with almost all of the non-strategic servicers and is very responsive with responding to emails. He could be better about taking more initiative - I think he does the least amount of work out of anyone.
6. Margaret Slivka - always helps cover work for other employees, super responsive to email, great attitude.
7. Katherine Rosenberg - very on top of her work, very responsive to emails and any requests by me. She handles most settlement issues and settlement processing, so she deals with a lot of higher level issues and is great at prioritizing tasks.
8. Anna Macey - started this year. She was slow to learn the system, but has learned it now and is doing a great job, has a great attitude, and is very responsive to emails.
9. Kristen Powers - Kristen is a good team player, does whatever is asked of her and takes constructive criticism very well. However, she's still prone to occasional mistakes after being repeatedly advised how to perform routine tasks.
10. Ricky Fakhouri - He has been a solid addition for years. Very rarely, if ever behind. His calls at times can give off a dis-interested/dry tone.. Other than this, he is a team player and strong performer.
11. Bryant Michael - In terms of work performed, Bryant is top tier. He understands the role well and maintains his case load at a high level comparatively speaking. His calls also at times have need to be addressed in terms of tone but other than this his performance is solid. Face value, he is a nice guy and a hard worker. His problem is, I don't trust him. He has shown over the years that he will employ tactics to get his way including colluding with other attorneys.
12. Caleb Frigerio - In terms of performance, would be the weakest link. With that said, it's been a long time since he has been an issue – We had several talks with him going back 1 or two years and he completely turned it around. In terms of attitude, he would be best hands down. Always willing to take on more, extremely receptive and is all around a team player.
13. Joanna Hughes - the BEST litigation attorney we have BY FAR. She settles tons of cases, is great with clients, very responsive. She handles any escalated Monarch clients and/or situations.
14. Kenneth Bringer - a team player, handles TONS of hearings (probably the most of any attorney), settles a good amount of cases, and puts a lot of effort into his files.
15. Don Perry - handles the least amount of files of anyone. He's not good at getting settlements done and isn't good at client contact. One positive is that he's responsive to email requests.
16. Chris Sloss - he could settle cases faster and be better at client contact. His heart is in the right place and we think he genuinely tries and cares, but he gets overwhelmed and sometimes takes things too personally.

Best,
Michelle Hinds
Lit Def Strategies, LLC
211 W. Wacker Drive

Suite 900B
Chicago, IL 60606

From: Jason Blust <jason.blust@clientfirstbankruptcy.com>
Sent: Monday, December 4, 2023 11:48 AM
To: M Hinds <mhinds@litdefstrategies.com>
Subject: Employees

Please get me thoughts on each of below - sentence or two on performance. Work with Tim and QC as needed.

Shirley Saavedra
Jean Komis
Jennifer Moy
Victor Anaya
Edgar Garcia
Margaret Slivka
Katherine Rosentberg
Anna Macey
Kristen Powers
Ricky Fakhouri
Bryant Michael
Caleb Frigerio

Don Perry
Ken Bringer
Joanna Hues
Christopher Sloss
John Woefel
Austin Riba

Are debt collectors harassing you? If so, you may be entitled to MONEY if collection agencies are violating the law! Please call our toll free number at (800)383-8180.

**Jason Blust
Partner**



**211 W. Wacker Dr., Ste. 300
Chicago, IL 60606**

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